

# EXHIBIT A

LAW 553-PA-e 12/14  
Exhibit Exhibit A-C Page 2 of 10**RETAIL INSTALLMENT SALE CONTRACT  
SIMPLE FINANCE CHARGE**

Dealer Number [REDACTED] Contract Number [REDACTED]

Buyer Name and Address (Including County and Zip Code) LEO V. DEVITO 3606 GLOUCESTER DRIVE BETHLEHEM, NORTHAMPTON, PA 18020	Co-Buyer Name and Address (Including County and Zip Code) N/A N/A	Seller-Creditor (Name and Address) KELLY NISSAN 3830 Easton-Nazareth Hwy. Easton, PA 18045
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Mfg Gross Vehicular Weight	Vehicle Identification Number	Primary Use For Which Purchased
New	2017	NISSAN FRONTIER 4WD	N/A	1N6AD0EV7HN744672	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A

**FEDERAL TRUTH-IN-LENDING DISCLOSURES**

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment of
4.89 %	\$ 3,889.33	\$ 23,583.17	\$ 27,472.50	\$ 9,500.00 is \$ 36,972.50

**Returned Check Charge:** You agree to pay the costs we actually pay to others if any check you give us is dishonored.

**NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.**

**Your Payment Schedule Will Be:**

Number of Payments	Amount of Payments	When Payments Are Due
75	366.30	Monthly beginning 12/9/2017
One Final Payment Of	\$ N/A	On N/A

Or As Follows:

**Late Charge.** If payment is not paid in full within 10 days after it is due, you will pay a late charge. If the vehicle is a heavy commercial motor vehicle, the charge will be 4% of the part of the payment that is late. Otherwise, the charge will be 2% of the part of the payment that is late.

**Prepayment.** If you pay off all your debt early, you will not have to pay a penalty.

**Security Interest.** You are giving a security interest in the vehicle being purchased.

**Additional Information:** See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

**Electronic Contracting and Signature Acknowledgment.** You agree that (i) this contract is an electronic contract executed by you using your electronic signature, (ii) your electronic signature signifies your intent to enter into this contract and that this contract be legally valid and enforceable in accordance with its terms to the same extent as if you had executed this contract using your written signature and (iii) the authoritative copy of this contract ("Authoritative Copy") shall be that electronic copy that resides in a document management system designated by us for the storage of authoritative copies of electronic records, which shall be deemed held by us in the ordinary course of business. Notwithstanding the foregoing, if the Authoritative Copy is converted by printing a paper copy which is marked by us as the original (the "Paper Contract"), then you acknowledge and agree that (1) your signing of this contract with your electronic signature also constitutes issuance and delivery of such Paper Contract, (2) your electronic signature associated with this contract, when affixed to the Paper Contract, constitutes your legally valid and binding signature on the Paper Contract and (3) subsequent to such conversion, your obligations will be evidenced by the Paper Contract alone.

OPTION: ☐ You pay no finance charge if the

Amount Financed, item 5, is paid in full on or before N/A, Year N/A.

SELLER'S INITIALS NA

**OPTIONAL GAP CONTRACT.** A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term NA Mos. NA  
Name of Gap Contract

I want to buy a gap contract.

Buyer Signs X \_\_\_\_\_

1	Cash Price					
	Vehicle		\$	<u>29,715.38</u>		
	Accessories and Installation		\$	<u>N/A</u>		
	Government Taxes		\$	<u>1,560.64</u>		
	Vehicle Delivery		\$	<u>N/A</u>		
	to N/A	for N/A	\$	<u>N/A</u>		
	to N/A	for N/A	\$	<u>N/A</u>		
	to N/A	for N/A	\$	<u>N/A</u>		
	to N/A	for N/A	\$	<u>N/A</u>		
	to N/A	for N/A	\$	<u>N/A</u>		
	to N/A	for N/A	\$	<u>N/A</u>		
	to N/A	for N/A	\$	<u>N/A</u>		
	to N/A	for N/A	\$	<u>N/A</u>		
			\$	<u>31,276.02</u>	(1)	

2 Total Downpayment =		
Trade-in	2007 TOYOTA	FJ CRUISER
	(Year)	(Make)
Trade-In	JTEBU11E670030910	
	(VIN)	
Gross Trade-In Allowance		\$ 5,250.00
Less Pay Off Made By Seller		\$ N/A
Equals Net Trade In		\$ 5,250.00
+ Cash		\$ 4,250.00
+ Other	N/A	\$ N/A
(If total downpayment is negative, enter "0" and see 4H below)		\$ 9,500.00 (2)

3	Unpaid Balance of Cash Price (1 minus 2)	\$ 21,776.02	(3)
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4 Other Charges Including Amounts Paid to Others on Your Behalf

**A** Cost of Optional Credit Insurance Paid to Insurance

Company or Companies

Life	Term N/A	\$ N/A
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Disability	Term N/A	\$ N/A	\$ N/A
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**B** Other Optional Insurance Paid to Insurance Company or Companies

(Describe)	NA	Term	NA	\$	NA
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(Describe)	N/A	Term	N/A	\$	N/A
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### C Official Fees Paid to Government Agencies

to STATE OF PA for TIRE TAX \$ 5.00

to STATE OF PA for ONLINE REG FEE \$15.15

to STATE OF PA	for TEMP TAG FEE	\$	28.00
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D	Optional Gap Contract							\$		NA
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E	Government Taxes Not Included in Cash Price				NA
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<b>F</b>	Government License and/or Registration Fees			
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STATE OF PA \_\_\_\_\_ \$ 86.00

**G Government Certificate of Title Fees**

(includes \$ 25.00 security interest recording fee) \$ 73.00

**H Other Charges** (Seller must identify who is paid and

describe purpose)

to N/A	for Prior Credit or Lease Balance	\$	N/A
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to ZURICH	for EXT. WARR/SERV.	\$ 1,462.00
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to NA	for MAINTENANCE	\$	NA
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to KELLY NISSAN	for DOC FEE	\$ 138.00
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to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to NA for NA \$ NA

to N/A	for N/A	\$ N/A
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Total Other Charges and Amounts Paid to Others on Your Behalf \$ 1,807.15 (4)

5 Amount Financed (3 + 4) \$ 23,583.17 (5)

6	Finance Charge	\$ 3,889.33 (6)
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7 Total of Payments-Time Balance (5 + 6)		\$ 27,472.50	(7)
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**If you do not meet your contract obligations, you may lose the vehicle.**

**1. FINANCE CHARGE AND PAYMENTS**

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

**2. YOUR OTHER PROMISES TO US**

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, to the extent permitted by law you agree to repay the amount when we ask for it.
- c. **Security Interest.** You give us a security interest in:
  - The vehicle and all parts or goods put on it;
  - All money or goods received (proceeds) for the vehicle;
  - All insurance, maintenance, service, or other contracts we finance for you; and
  - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.

**d. Insurance you must have on the vehicle.**

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our entire interest in the vehicle as well as yours. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we will buy insurance that covers your interest and our interest in the vehicle. We will tell you the charge you must pay. The charge will be the premium of the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract or, at our option, the highest rate the law permits. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

- e. **What happens to returned insurance, maintenance, service, or other contract charges.** If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

**3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES**

- a. **You may owe late charges.** You will pay a late charge on each late payment as shown on page 1. The term "heavy commercial motor vehicle" means any new or used motor vehicle, excluding a recreational vehicle, which is (i) a truck or truck tractor having a manufacturer's gross vehicular weight of thirteen thousand (13,000) pounds or more, or (ii) a semi-trailer or trailer designed for use in combination with a truck or truck tractor. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments. If you pay late, we may also take the steps described below.

- b. **You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:

- You do not pay any payment on time;
- You give false or misleading information on a credit application;
- You start a proceeding in bankruptcy or one is started against you or your property; or
- You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.

- c. **You may have to pay collection costs.** If you default and we have to go to court to recover the vehicle, you will pay the reasonable attorney's fees and court costs as the law permits. You will also pay any attorney's fees and court costs a court awards us.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows.

**WARRANTIES SELLER DISCLAIMS**

e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, you may get it back by paying the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any other amounts lawfully due under the contract (redeem). Your right to redeem ends when we sell the vehicle. We will tell you how much to pay to redeem.

If we repossess the vehicle, we may, at our option, allow you to get the vehicle back before we sell it by paying all past due payments, late charges, and any other amounts due because you defaulted (reinstate). We will tell you if you may reinstate and how much to pay if you may.

If you are in default for more than 15 days when we take the vehicle, the amount you must pay to redeem or reinstate will also include the expenses of taking the vehicle, holding it, and preparing it for sale.

f. **We will sell the vehicle if you do not get it back.** If you do not redeem, or, at our option, reinstate, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle.

We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it, as the law allows. Reasonable attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you may have to pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.

g. **What we may do about optional insurance, maintenance, service, or other contracts.** This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

h. **Summary Notice Regarding Prepayment, Rebate of Finance Charge and Reinstatement:** You may prepay all or part of the amount you owe under this contract without penalty. If you do so, you only have to pay the earned and unpaid part of the finance charge and all other amounts due up to the date of your payment. Unearned finance charges will not be rebated under this contract because there will never be any unearned finance charges to rebate. If you default and we repossess the vehicle, we may, at our option, allow you to get the vehicle back before we sell it by paying all past due payments, late charges, and expenses (reinstate).

The following paragraph does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. The following paragraph also does not apply at all if you bought the vehicle primarily for personal, family, or household use.

**Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.**

5. **Used Car Buyers Guide.** The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

**Spanish Translation:** Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

#### 6. **SERVICING AND COLLECTION CONTACTS**

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

#### 7. **RIGHT TO RECEIVE STATEMENT OF ACCOUNT**

Upon your request, we will provide you a statement of account that shows information about your payment history including any charges and credits to your account. It will also show amounts that are due at the time of your request and information regarding future payments. We will provide you one statement of account at no cost. We may charge you our reasonable costs for any additional statements requested, as the law allows. Your right to receive a statement of account ends one year after termination of the contract.

#### 8. **ADDITIONAL RIGHTS**

If you encounter a problem, you may have additional rights under the Unfair Trade Practices and Consumer Protection Law, which is enforced by the Pennsylvania Office of Attorney General, Bureau of Consumer Protection.

#### 9. **APPLICABLE LAW**

Federal law and the law of the state of the Seller's address shown on page 1 of this contract apply to this contract.

**Insurance.** You may buy the physical damage insurance. This contract requires from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit.

If any insurance is checked in this box, policies or certificates from the named insurance companies will describe the terms and conditions.

**Check the insurance you want and sign in this box:**

**Optional Credit Insurance**

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both  
☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both

Premium:

Credit Life \$ NA

Credit Disability \$ NA

Insurance Company Name

NA

Home Office Address

NA

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance pays the unpaid part of the Amount Financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due under this contract while you are disabled. This insurance does not cover any increase in your payment or in the number of payments. The policies or certificates issued by the named insurance companies may further limit the coverage that credit life insurance or credit disability insurance provides. See the policies or certificates for coverage limits or other terms and conditions.

Premium \$ NA

Description of Coverage

NA

Insurance Company Name

NA

Home Office Address

NA

☐ NA

Type of Insurance

NA

Term

Premium \$ NA

Description of Coverage

NA

Insurance Company Name

NA

Home Office Address

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked in this box.

**X**

Buyer Signature

Date

**X**

Co-Buyer Signature

Date

**THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.**

**NO COOLING OFF PERIOD**

**State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.**

**HOW THIS CONTRACT CAN BE CHANGED.** This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs **X** Co-Buyer Signs **X**

If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

You authorize us to obtain information about you, or the vehicle you are buying, from the state motor vehicle department or other motor vehicle registration authorities.

See the rest of this contract for other important agreements.

**The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.**

**NOTICE TO BUYER. DO NOT SIGN THIS CONTRACT IN BLANK. YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT YOU SIGN. KEEP IT TO PROTECT YOUR LEGAL RIGHTS. ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE BUYER COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE BUYER SHALL NOT EXCEED AMOUNTS PAID BY THE BUYER HEREUNDER.**

Buyer Signs **X** Date 10/26/2017 Co-Buyer Signs **X** Date \_\_\_\_\_

**You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.**

Buyer Signs **X** Date 10/26/2017 Co-Buyer Signs **X** Date \_\_\_\_\_

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here **X**

Seller Signs KELLY NISSAN

Date 10/26/2017

Address NA

By **X**

Title Finance

# EXHIBIT B



## Lien and Title Information Report

2310-Bank of America

<b>Customer</b>	DEVITO, LEO V	<b>VIN</b>	1N6AD0EV7HN744672
<b>Organization ID</b>	2310	<b>Organization Name</b>	Bank of America
<b>Lien Start</b>	10/26/2017	<b>Lien End</b>	
<b>Original Loan Amount</b>	\$0.00	<b>Lien Balance Amount</b>	\$0.00
<b>Lien Type</b>	Retail	<b>Dealer ID</b>	

ALS/ALI

### Last ELT Transactions

Received On

2017-11-02 22:57:41.0

Add Record - Perfection of Lien

### Borrower / Lessee Details

<b>Name</b>	DEVITO, LEO V
<b>Address</b>	3606 GLOUCESTER DR,BETHLEHEM PA,18020

### Vehicle Information

<b>Vehicle Type</b>	Auto	<b>Make</b>	NISSAN
<b>Model</b>	FRONTIER 4W	<b>Year</b>	2017
<b>Mileage</b>	0		

### Title Information

<b>Title Number</b>	[REDACTED]	<b>Title State</b>	PA
<b>Tag Number</b>		<b>VIN</b>	1N6AD0EV7HN744672
<b>Status</b>	MATCHED	<b>Match Date</b>	11/02/2017
<b>Lien Expiration Date</b>	11/02/2023	<b>Media Type</b>	Electronic

### State Information

<b>Name</b>	DEVITO, LEO VINCENT	<b>Lessee</b>	
<b>Address</b>	3606 GLOUCESTER DR,BETHLEHEM PA,18020		
<b>Vehicle Type</b>		<b>Make</b>	NISS
<b>Model</b>		<b>Year</b>	2017
<b>Mileage</b>	49		
<b>Title State</b>	PA	<b>Title Number</b>	[REDACTED]
<b>Brands</b>	Unladen Gross Vehicle Weight: 4350 Gross Vehicle Weight: 5816 68 PA: ACTUAL MILEAGE		



# EXHIBIT C

**J.D. POWER**



NADA Guides Value Report 3/21/2022

## 2017 Nissan Frontier Crew Cab SV 4WD

[↔ CHANGE CAR](#) [⊕ COMPARE](#)

### Values

	Rough Trade-In	Average Trade-In	Clean Trade-In	Clean Retail
Base Price	\$21,225	\$22,525	\$23,575	\$26,325
Mileage (0)	N/A	N/A	N/A	N/A
Total Base Price	\$21,225	\$22,525	\$23,575	\$26,325

### Options

<b>Price + Options</b>	<b>\$21,225</b>	<b>\$22,525</b>	<b>\$23,575</b>	<b>\$26,325</b>
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Sell my car fast. **Get Offer.**

<b>Certified Pre-Owned (CPO) ⓘ</b>				+\$1,525
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<b>Certified Price with Options</b>				<b>\$27,850</b>
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